

\_\_\_\_ FILED \_\_\_\_ ENTERED  
 \_\_\_\_ LODGED \_\_\_\_ RECEIVED

APR 20 2011

DJ

AT SEATTLE  
 CLERK U.S. DISTRICT COURT  
 WESTERN DISTRICT OF WASHINGTON

1 Karin Cho  
 852 Summerhill Ridge Dr N  
 2 Issaquah, WA 98027-5657  
 206-491-2349  
 3 Pro Se Plaintiff

4 UNITED STATES DISTRICT COURT  
 FOR THE WESTERN DISTRICT OF WASHINGTON

5 Karin H Cho )

6 Plaintiff, )

7 vs. )

8 Suttell & Hammer, P.S. )

9 Defendant. )

Case No:

**CV11 675** *TLR*

**COMPLAINT**

**JURY TRIAL DEMANDED**

12 **NATURE OF ACTION**

13 Plaintiff, a individual consumer seeks damages from Defendant, Suttell & Hammer, P.S.  
 14 Defendant violated the law under the Fair Debt Collection Practices Act, 15 USC 1601,  
 15 et seq. (Hereinafter FDCPA) and the revised Code of Washington, Chapter 19.16, both  
 16 of which prohibit debt collectors from engaging in abusive, deceptive, and unfair  
 17 practices. Plaintiff further alleges a claim for invasion of privacy by intrusion, ancillary  
 18 to Defendants collection efforts and violations under the Fair Credit Reporting Act.  
 19 (Hereinafter FCRA). Plaintiffs allege that the below described actions will show how the  
 20 Defendant has violated various federal laws forbidding such illegal practices.

21 **JURISDICTION**

- 22 1. This court has supplemental jurisdiction over plaintiff's pendent federal law  
 23 claims pursuant to section 813 [15USC 1692k].  
 24

25 **PARTIES**



*SEA410S7*

- 1       2. Plaintiff, Karin H Cho with the address of 852 Summerhill Ridge Dr N.
- 2       Issaquah, WA 98027-5657. Telephone number 206-491-2349.
- 3       3. Plaintiff is a "consumer as defined by the FDCPA, 15 USC 1692a(3), and a
- 4       "debtor" as defined by RCW 19.16.100(11).
- 5       4. Defendant Suttell & Hammer, P.S. is registered to conduct business in the State
- 6       of Washington with its principle place of business at PO BOX C-
- 7       90006.Bellevue, WA 98009. It may be served at its place of business.
- 8       5. Defendant is a "debt collector" as defined by the FDCPA, 15 USC 1692a(6),
- 9       and a "licensee," as defined by RCW 19.16.100(9).
- 10      6. Defendant, as an agent on behalf of the principle is liable for the violations of
- 11      the FCRA and the FDCPA.

12                                   **FACTUAL ALLEGATIONS**

- 13
- 14      7. The Defendant Suttell & Hammer, P.S. is a 3<sup>rd</sup> party debt collector as such is
- 15      governed under the law by the Fair Debt Collection Practices Act.
- 16      8. On or about September 20, 2010 Defendants Suttell & Hammer sent Plaintiffs
- 17      a debt collection notice attempting to collect on an alleged debt. (Exhibit A).
- 18      9. Plaintiffs responded to Defendant Suttell & Hammer's collection letter with a
- 19      dispute/validation letter on October 11, 2010 (Exhibit B).
- 20      10. Defendant received Plaintiffs Dispute/validation letter on October 22, 2010.
- 21      (Exhibit C).
- 22      11. Defendants conduct, violated 15 USC 1692g (a) which requires a debt collector
- 23      to send a debt collection notice stating, as did the Plaintiffs notice from Suttell
- 24      & Hammer "Unless, within thirty days after receipt of this notice, you dispute
- 25      the validity of the debt or any portion thereof, we will assume the debt to be

1 valid." This section of the FDCPA "obligates the collectors to refrain from  
2 confusing the debtor by undercutting the required notice or implying a different  
3 obligation" For example, an unelaborated demand that the debt be paid "  
4 immediately" or as in Plaintiffs Letter, "Referenced balance is now due" and "  
5 DEMAND is hereby made for full payment of this debt". This would violate  
6 the FDCPA by implying that the debtor does not have 30 days to dispute the  
7 validity of the debt by Overshadowing. (Exhibit A).

8 12. Defendants conduct, Violated 15USC 1692g(b) by commencing collection  
9 efforts via lawsuit against plaintiff without first providing validation of the  
10 debt.

11 13. Defendants conduct, violated 15USC 1692g(b) by undercutting plaintiffs 30  
12 day verification period by serving Plaintiff via lawsuit on November 20,  
13 2010.

14 14. Defendants conduct, violated 15 USC 1692f & 1692e(10) filing an official  
15 looking summons that made plaintiff believe she was forced to defend a  
16 lawsuit, when in fact Defendant did not file suit at that time, is an unfair  
17 practice, a deceptive practice and an abuse of the court system.

18 15. Defendants conduct, also violating 15 USC 1692e(9) by distributing to  
19 Plaintiff a written communication which simulates or is falsely representing to  
20 be a document authorized, issued, or approved by a Court of Washington State  
21 and which creates a false impression as to its source.

22 16. Defendant's activities also constitute an intentional intrusion into plaintiff's  
23 private places and into private matters of plaintiff's life, conducted in a manner  
24 highly offensive to a reasonable person.  
25

- 1 17. Defendants conduct, violated 15 USC 1692(e) by making false and misleading  
2 representations in connection with the collection of an alleged debt. Defendants asked  
3 for or demanded a sum of money based on an undocumented and unverified claimed  
4 that Plaintiff allegedly owed.
- 5 18. Defendants conduct, violated 15USC 1692 (2) (B) and 15 USC 1692 f by  
6 using unfair or unconscionable means collecting on a debt, including interest  
7 fees, or expenses incidental to the principal obligation. (Exhibit D).
- 8 19. Defendants conduct, violating 1692e (2)(A) by falsely representing the  
9 character, amount, or legal status of Plaintiffs debt. (Exhibit D).
- 10 20. Defendants conducted violated the FCRA section 623 15 USC 1681s-2 Duty of  
11 furnisher by furnishing inaccurate information to the credit reporting agencies.
- 12 21. Defendants conduct violated FCRA section 623 15 USC 1681s-2 After  
13 Plaintiff notified Defendant the allege debt is in dispute and Defendant by  
14 updating to the (3) three credit reporting agencies in the months of December,  
15 January, February, March and April prior to providing proof of their claim to  
16 the allege debt.
- 17 22. Defendants conduct violated Section 611 (a)(2) 1681i Duty to provide notice  
18 of dispute, as Defendant has not provided to the (3) three credit reporting  
19 agencies in the months of December, January, February, March and April to  
20 reflect that the information is in dispute by the creditor. (Exhibit E).
- 21 23. Defendant's aforementioned activities were conducted in a manner highly  
22 offensive to a reasonable person. As a result of Defendants behavior, detailed  
23 above, Plaintiff suffered and continues to suffer injury to Plaintiffs feelings,  
24 personal humiliation, embarrassment, mental anguish, emotional distress,  
25 damaged Credit standing, reputation, inability to apply for credit, Plaintiffs credit  
report and denial of Plaintiffs home loan modification.

**COUNT ONE**  
**VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT**

24. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.
25. The foregoing acts and omissions constitute unreasonable debt collection practices in violation of the FDCPA.

**COUNT TWO**  
**VIOLATION OF WASHINGTON COLLECTION AGENCY ACT**  
**( WASHINGTON CONSUMER PROTECTION ACT)**

26. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.
27. The foregoing acts and omissions constitute unreasonable practices in violation of Washington's Collection Agency Act/ Consumer Protection Act.

**COUNT THREE**  
**VIOLATION OF THE DOCTRINE OF INVASION OF PRIVACY**

28. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.
29. The foregoing acts and omissions constitute unreasonable debt collection practices in violation of the doctrine of invasion of privacy.

**COUNT FOUR**  
**VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**

30. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.

1 31. The foregoing acts and omissions constitute unreasonable practices in violation  
2 of the FCRA.  
3

4 **PRAYER FOR RELIEF**

5 WHEREFORE, Plaintiff respectfully prays that judgment be entered against the  
6 Defendants for the following:

7 A. Declaratory judgment that Defendants conduct violated the FDCPA and the  
8 FCRA.

9 B. Actual damages:

10 C. Statutory Damages:

11 D. Punitive damages

12 E. For all costs associated with and incurred in the prosecution of this action.

13 F. Cease and desist from further collection activities by the Defendants.

14 G. A signed agreement/settlement saying no further contact with Plaintiff will  
15 be made.


16 H. For such other and further relief as may be just and proper.

17  
18 Respectfully submitted this 20<sup>th</sup> day of March, 2011.

19  
20   
21 Karin Cho

22 **Certificate of service**

23 I, Karin Cho, certify that on March 26<sup>th</sup>, 2011, I mailed a true and correct copy of the above  
24 and foregoing complaint to: Suttell & Hammer PO BOX C-90006. Bellevue, WA 98009.  
25

26   
Karin Cho

**EXHIBIT "A"**

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## SUTTELL & HAMMER, P.S.

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PO Box C-90006  
BELLEVUE, WA, 98009  
425-455-8220 Tel  
425-454-7884 FAX  
888-788-8355 TOLL FREE

---

September 20, 2010

Karin H Cho

852 Summerhill Ridge Dr N  
Issaquah WA 98027-5657

---

Re: **CITIBANK SOUTH DAKOTA NA**  
**Karin H Cho**  
Reference Account #5410654474893317  
Total Amount : \$18267.59

---

Dear Karin H Cho and :

CITIBANK SOUTH DAKOTA NA has referred the above account to our offices for collection. Our client claims the above referenced balance is now due. DEMAND is hereby made for full payment of this debt. Please contact our offices to make repayment arrangements.

If you fail to dispute the debt or any portion thereof within 30 days after your receipt of this letter we will assume the debt is valid.

If you notify this office in writing within 30 days after your receipt of this letter that the debt or any portion thereof is disputed, our offices will obtain verification of the debt and mail such verification to you. Upon your written request within 30 days, we will provide you the name and address of the original creditor if different from the current creditor.

This communication is from a debt collector. This communication is an attempt to collect a debt and any information obtained will be used for that purpose. If you have any questions regarding your rights and responsibilities in this matter, we suggest you consult with your own independent counsel. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Please contact our offices if you have any issues and/or comments.

Sincerely,

Suttell & Hammer, P.S.

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THIS COMMUNICATION IS FROM A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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**EXHIBIT "B"**

October 11, 2010

Cert mail:70100780000228079913

Karin H Cho  
852 Summerhill Ridge Dr N  
Issaquah, WA 98027-5657

Suttell & Hammer, P.S.  
PO BOX C-90006  
Bellevue, WA 98009

RE: Ctibank South Dakota NA Acct # 5410654474893317

Dear Suttell & Hammer,

I recently received a letter from you indicating I owe you some money. I've never heard of Suttell & Hammer, P.S. before. I have never bought any merchandise whatsoever from your firm nor to the best of my knowledge and belief have they ever performed any service for me of any kind whatsoever.


I would like to resolve this matter at the earliest possible time, however due to the possibility of error or fraud in this matter, I must insist that you prove that I owe you this purported debt and why. In order to prove the debt, I must have a signed and sworn statement before notary public under penalty of perjury by a person having firsthand knowledge of the indebtedness and stating that the reported indebtedness was a legal indebtedness under all applicable state and federal laws, was not subsequently disputed as a result of returned, faulty, or recalled consumer products, and furthermore swearing that this purported debt is not now nor ever has been part of any tax write off scheme nor insurance claim.

Please be advised that I am requesting validation and competent evidence that I had some contractual obligation sans consumer protection encumbrance whereby I incurred the original claims associated with this purported debt. Please be advised that under the Fair Debt Collection Practices Act, I am authorized to demand that you not contact me by telephone nor at my place of employment by any means whatsoever. If you wish to communicate with me, you may do so only by U.S. mail and only at my place of residence.

Your failure to provide such information as I request in a timely manner may constitute prima facie evidence of intent to defraud, intimidate or coerce me and to deprive me of my civil rights. Please be advised that any contact made by your firm with any 3rd party firm or entity regarding this issue absent compliance with each and every part of this demand for validation may constitute violation of the FDCPA and the FCRA and may constitute grounds for civil or criminal action or complaints being filed against you.

I do hope that you can understand and that we can settle this matter in an amicable fashion at the earliest possible moment.

Sincerely,



Karin H Cho

**EXHIBIT "C"**

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <i>Esteban Richmond A.</i> Agent</p>	
<p>1. Article Addressed to:</p> <p>Suttell &amp; Hammer, P.S.</p> <p>PO Box C-90006</p> <p>Bellevue, WA 98009</p>		<p>B. Received by (Printed Name) <i>Esteban Richmond A.</i> C. Date of Delivery <i>PX212/23/10</i></p>	
<p>2. Article Number (Transfer from service label) <b>7010 0780 0002 2807 9913</b></p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> O.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

PS Form 3811, February 2004 Domestic Return Receipt 102885-02-01-1540

UNITED STATES POSTAL SERVICE

22 OCT 2010 PM 2

First Class Mail  
Postage & Fees Paid  
USPS  
Permit No. 670

\* Sender: Please print your name, address, and ZIP+4 in this box \*

Karin H Cho  
 852 Summerhill Ridge Dr. N.  
 Issaquah, WA 98027-5657



**EXHIBIT "D"**

ARIN H CHO  
Report As Of: 12/12/2010

freecreditreport.com

### Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITI	Experian	Equifax
Potentially Negative Closed	Account Name CITI	CITIBANK SD, NA
No Phone Provided	Account # 54106544XXXX	54106544XXXX
PO BOX 6241	Account Type Credit Card - Revolving Terms	Revolving or Option
SIoux FALLS, SD 57117	Balance \$17,995.00	\$17,995.00
	Past Due	
	Date Opened 3/1/1995	3/1/1995
	Account Status Closed	Closed
	Mo. Payment	\$269.00
	Payment Status Charge-off	Bad debt & placed for collection & skip
	High Balance	
	Limit \$18,010.00	\$18,010.00
	Terms Revolving	\$0.00
	Comments Account in dispute-reported by subscriber	Charged off as bad debt
		Account information disputed by consumer
		CHARGED OFF ACCOUNT
24/Mo Payment History		
2008 2009	2010	
Month DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV		
Experian		KD KD KD
Equifax		KD KD KD
TransUnion		

Judge: EADIE  
Date: 4/15/2011  
Time: 10:00AM

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON  
IN AND FOR THE COUNTY OF KING

CITIBANK SOUTH DAKOTA NA

Plaintiff,

vs.

Karin H Cho

Defendant(s).

NO. 11-2-04682-6SEA

MOTION FOR  
SUMMARY JUDGMENT

s/a 279882.001

COMES NOW the plaintiff, by and through its attorneys, Suttell & Hammer, P.S., and respectfully moves the Court for an Order of summary Judgment against the defendant(s), Karin H Cho .

RELIEF REQUESTED.

An Order of Summary Judgment against the defendant(s), Karin H Cho , for the principal sum of \$17995.80, together with pre-judgment interest, plaintiff's costs, together with interest thereon at the rate of 29.9900% per annum from judgment until fully paid.

FACTS.

1. The defendant(s) has become indebted to the plaintiff on account of goods and services rendered at defendant(s) request and use of credit card within six years last past, on which there is now due and owing the principle sum of \$17995.80, no part of

Motion for Summary Judgment - 3

SUTTELL & HAMMER, P.S.  
PO Box C-90006  
BELLEVUE, WA, 98009  
425-455-8220/425-454-7884 FAX

## **SUTTELL & HAMMER, P.S.**

PO Box C-90006  
BELLEVUE, WA, 98009  
425-455-8220 TEL  
425-454-7884 FAX  
888-788-8355 TOLL FREE

September 20, 2010

Karin H Cho

852 Summerhill Ridge Dr N  
Issaquah WA 98027-5657

Re: **CITIBANK SOUTH DAKOTA NA**  
**Karin H Cho**  
Reference Account #5410654474893317  
Total Amount : \$18267.59

Dear Karin H Cho and :

CITIBANK SOUTH DAKOTA NA has referred the above account to our offices for collection. Our client claims the above referenced balance is now due. DEMAND is hereby made for full payment of this debt. Please contact our offices to make repayment arrangements.

If you fail to dispute the debt or any portion thereof within 30 days after your receipt of this letter we will assume the debt is valid.

If you notify this office in writing within 30 days after your receipt of this letter that the debt or any portion thereof is disputed, our offices will obtain verification of the debt and mail such verification to you. Upon your written request within 30 days, we will provide you the name and address of the original creditor if different from the current creditor.

This communication is from a debt collector. This communication is an attempt to collect a debt and any information obtained will be used for that purpose. If you have any questions regarding your rights and responsibilities in this matter, we suggest you consult with your own independent counsel. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Please contact our offices if you have any issues and/or comments.

Sincerely,

Suttell & Hammer, P.S.



**EXHIBIT "E"**

November 22, 2009

Karin H Cho  
852 Summerhill Ridge Dr NW  
Issaquah, WA 98027-5657  
SSN 586-66-8609  
DOB: 6/28/1970

Experian  
P O BOX 2002  
Allen, TX 75013

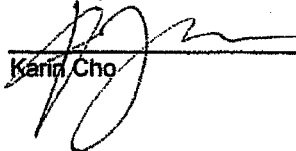
To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank  
Account: 54106544  
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,

  
Karin Cho

November 22, 2009

Karin H Cho  
852 Summerhill Ridge Dr NW  
Issaquah, WA 98027-5657  
SSN 586-66-8609  
DOB: 6/28/1970

Equifax Information Services  
P O BOX 740256  
Atlanta, GA 30374

To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank  
Account: 54106544  
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,



Karin Cho

November 22, 2009

Karin H Cho  
852 Summerhill Ridge Dr NW  
Issaquah, WA 98027-5657  
SSN 586-66-8609  
DOB: 6/28/1970

TransUnion  
P O BOX 2000  
Chester, PA 19022

To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank  
Account: 54106544  
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,

  
Karin Cho

November 22, 2009

Karin H Cho  
852 Summerhill Ridge Dr NW  
Issaquah, WA 98027-5657  
SSN 586-66-8609  
DOB: 6/28/1970

Citibank South Dakota  
PO BOX 6241  
Sioux Falls, SD 57117

To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank  
Account: 54106544  
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,

  
\_\_\_\_\_  
Karin Cho

01/10/2011 10:14 2000031023

FILED FILE

FILED FILE

File Number: 250537576  
 Pages: 1 of 1  
 Date issued: 12/14/2010

TransUnion.

Name: KARIN HYEJUNG CHO

SSN: XXX-XX-8609  
 Date of Birth: 06/1970  
 Telephone: 392-7557  
 Your SSN is partially masked for your protection.

Other Names: HWANG, KARIN, H  
 HWANG, HYEJUNG, K  
 You have been on our files since 06/1990

**CURRENT ADDRESS**

Address: 852 SUMMERHILL RIDGE DR NW  
 ISSAQUAH, WA 98027  
 Date Reported: 12/2010

**PREVIOUS ADDRESS**

Address: 33019 SW 47TH AV  
 FEDERAL WAY, WA 98023  
 Date Reported: 12/2006  
 Address: 33019 47TH SW AV  
 FEDERAL WAY, WA 98023

**EMPLOYMENT DATA REPORTED**

Employer Name: POLO CLEANERS  
 Date Reported: 10/1995

Position:  
 Hired:

[REDACTED]

[REDACTED] X OK

[REDACTED]

**CITIBANK NA #5410654474893317**

701 E 60TH ST N  
 SIOUX FALLS, SD 57104  
 Phone number not available

Balance: \$17,995  
 Date Verified: 12/2010  
 Credit Limit: \$18,010  
 Past Due: \$2,241

Pay Status: CHARGED OFF AS BAD DEBT  
 Account Type: REVOLVING ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 03/1995  
 Date Closed: 06/2010

Loan Type: CREDIT CARD

Remarks: ACCT INFO DISPUTED BY CONSUMR

Estimated date that this item will be removed: 01/2017

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>

**EQUIFAX**

**CREDIT FILE: December 10, 2010**  
**Confirmation # 0341010513**

Dear Karin H Cho:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com) or by calling a Customer Representative at (888) 568-0393 from 9:00am to 5:00pm Monday-Friday in your time zone. If you want to request a free copy of the Equifax credit file you can call our toll free number at (877) 576-5766.

Thank you for giving Equifax the opportunity to serve you.

Account History Status Code	1: 30-59 Days Past Due 2: 60-89 Days Past Due 3: 90-119 Days Past Due 4: 120-149 Days Past Due	5: 150-179 Days Past Due 6: 180 or More Days Past Due G: Collection Account H: Foreclosure	J: Voluntary Surrender K: Repossession L: Charge Off
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>>> We have researched the credit account. Account # - 541065447489\* The results are: Equifax verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: Citibank SD Na, PO Box 6241, Sioux Falls SD 57117-6241

Account Number	Date Opened	High Credit	Credit Limit	Term Duration	Term Frequency	Months Filed	Activity Description	Creditor Classification
541065447489*	03/1995	\$0	\$18,010	Monthly	98			
Items As of	Amount	Final Due	Date of 1st Delinquency	Date of Last Activity	Delinquency	Charge Off	Deferred Pay	Balance
12/2010	\$17,995	\$2,241	10/2010	\$0	\$269	02/2010	\$0	

Current Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Charged Off Account; Account Closed By Credit Grantor; Credit Card;

Account History	1: 30-59 Days Past Due	2: 60-89 Days Past Due	3: 90-119 Days Past Due	4: 120-149 Days Past Due	5: 150-179 Days Past Due	6: 180 or More Days Past Due	G: Collection Account	H: Foreclosure	J: Voluntary Surrender	K: Repossession	L: Charge Off
with Status Codes	1	1	1	1	1	1	1	1	1	1	1

(Continued On Next Page)

Page 1 of 2

0341010513APP-000911932-5530-5774-AS

005530



000911932-5530  
 Karin H Cho  
 852 Sumnerhill Ridge Dr NW  
 Issaquah, WA 98027-5657

P. O. Box 105518  
 Atlanta, GA 30348





AMERICAN HOME MTG SVCI

Experian

Equifax

TransUnion

Unknown

877-304-3100

1525 S BELT LINE RD

COPPELL, TX 75019

Account Name

Account #

Account Type

Balance

Past Due

Date Opened

Account Status

Mo. Payment

Payment Status

High Balance Limit

Terms

Comments

AMERICAN HOME MTG SVCI

647001835XXXX

Conventional Real Estate Loan,  
Including Purchase Money First

8/1/2005

Closed

Account transferred to another office

360 Months

Transferred to another lender or claim purchased

24/Mo Payment History

2003

2004

2005

Month

DEC

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

Experian

Equifax

TransUnion

</


	<b>AMERICAN HOME MTG SVCI</b>	Experian	Equifax	TransUnion
Unknown	<b>Account Name</b>	<b>AMERICAN HOME MTG SVCI</b>		
	<b>Account #</b>	<b>64700183XXXXX</b>		
	<b>Account Type</b>	<b>Conventional Real Estate Loan, Including Purchase Money First</b>		
<b>877-304-3100</b>	<b>Balance</b>			
<b>1525 S BELTLINE RD</b>	<b>Past Due</b>			
<b>COPPELL, TX 75019</b>	<b>Date Opened</b>	<b>8/1/2005</b>		
	<b>Account Status</b>	<b>Closed</b>		
	<b>No. Payment</b>			
	<b>Payment Status</b>	<b>Account transferred to another office</b>		
	<b>High Balance Limit</b>			
	<b>Terms</b>	<b>360 Months</b>		
	<b>Comments</b>	<b>Transferred to another lender or claim purchased</b>		


KARIN H CHO  
Report As Of: 11/22/2010

freecreditreport.com™

## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITI	Experian	Equifax	TransUnion
 Potentially Negative Closed  <b>No Phone Provided</b> PO BOX 6241 SIOUX FALLS, SD 57117	<b>Account Name</b> CITI <b>Account #</b> 54106544XXXX <b>Account Type</b> Credit Card - Revolving Terms <b>Balance</b> \$17,995.00 <b>Past Due</b> \$2,241.00 <b>Date Opened</b> 3/1/1995 <b>Account Status</b> Closed <b>Mo. Payment</b> <b>Payment Status</b> Charge-off <b>High Balance</b> <b>Limit</b> \$18,010.00 <b>Terms</b> Revolving <b>Comments</b> Credit line closed-grantor request-reported by subscriber	<b>Account Name</b> CITIBANK SD, NA <b>Account #</b> 54106544XXXX <b>Account Type</b> Revolving or Option <b>Balance</b> \$17,995.00 <b>Past Due</b> \$1,972.00 <b>Date Opened</b> 3/1/1995 <b>Account Status</b> Closed <b>Mo. Payment</b> \$269.00 <b>Payment Status</b> Bad debt & placed for collection & slip <b>High Balance</b> \$18,010.00 <b>Limit</b> \$18,010.00 <b>Terms</b> Revolving <b>Comments</b> CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR	<b>Account Name</b> CITI <b>Account #</b> 54106544XXXX <b>Account Type</b> Revolving account <b>Balance</b> \$17,995.00 <b>Past Due</b> \$1,972.00 <b>Date Opened</b> 3/1/1995 <b>Account Status</b> Closed <b>Mo. Payment</b> <b>Payment Status</b> Charged off as bad debt <b>High Balance</b> <b>Limit</b> \$18,010.00 <b>Terms</b> Revolving <b>Comments</b> Canceled by credit grantor
<b>24/Mo Payment History</b>			
	2008	2009	2010
Month	OCT	NOV DEC	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP
Experian		OK OK	OK OK
Equifax	OK	OK OK	OK OK
TransUnion			

AMERICAN EXPRESS	Experian	Equifax	TransUnion
 Unknown  <b>800-874-2717</b> P.O. BOX 981537 EL PASO, TX 79998	<b>Account Name</b> AMERICAN EXPRESS <b>Account #</b> -348980550247XXXX <b>Account Type</b> Revolving or Option <b>Balance</b> \$0.00 <b>Past Due</b> <b>Date Opened</b> 10/1/2005 <b>Account Status</b> <b>Mo. Payment</b> <b>Payment Status</b> Pays account as agreed <b>High Balance</b> <b>Limit</b> \$500.00 <b>Terms</b> <b>Comments</b> CREDIT CARD		
<b>24/Mo Payment History</b>			
	2008	2009	2010
Month	OCT	NOV DEC	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP
Experian			
Equifax	OK	OK OK	OK OK
TransUnion			

Personal Information

Report Summary

Bankruptcies

Credit Inquires

Credit Cards & Loans Page 3 of 17

Credit Score